

We Claim:

1. A method for assisting a transaction for delivering a property of a first end user to a
5 second end user with the ministrations of a first and a second intermediary, having a
communication channel to effect information flow comprising electronic processors
and input-output devices, a database having a profile for the first end user, and a
communication network, comprising the steps of:
 - A first electronic device of the communication channel receiving from the first end
10 user instructions to deliver the property to the second end user
 - The first electronic device presenting the terms of delivery to the first end user;
 - The first electronic device receiving a confirmation of acceptance of the presented
terms from the first end user;
 - A distribution channel receiving the property; and
15 • the distribution channel delivering the property.
2. The method of claim 1, wherein the step of the distribution channel receiving the
property comprises the subsequent step of the communication channel conveying a
notification to the second end user of a pending delivery of the property.
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3. The method of claim 1, wherein the step of the distribution channel delivering the
property to the second end user comprises the subsequent step of a second
electronic device of the communication channel receiving from the second end user
a verification of completion of the transaction.
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4. The method of claim 1, where the step of the first electronic device of the
communication channel receiving instructions to deliver the property comprises the
prior step of the first end user and the second end user engaging in negotiations.
- 30 5. The method of claim 1, where the terms of delivery comprising the charges for
delivery, any applicable foreign currency exchange rate and taxes.

6. The method of claim 1, wherein the step of the distribution channel receiving the property comprises the distribution channel receiving the property directly from a party other than the first end user.
- 5 7. The method of claim 1, wherein the step of the distribution channel delivering the property to the second end user comprises the distribution channel making available the property to the second end user.
- 10 8. The method of claim 1, wherein the step of an electronic device receiving from the first end user instructions to deliver the property to the second end user comprises the step of first authenticating jointly the first end user and the first intermediary.
- 15 9. The method of claim 8, wherein authenticating an end user comprises receiving from the end user a user credential being an identifier and password, if the end user is a human person.
- 20 10. The method of claim 8, wherein the step of authenticating jointly the first end user and the first intermediary comprises an authenticating device receiving a biometric sample from the first end user if the first end user is a human person, and the authenticating device is adapted to employ a biometric technique for authentication.
- 25 11. The method of claim 8, wherein the step of authenticating jointly the first end user and the first intermediary comprises the step of an authenticating device receiving a biometric sample from the first intermediary if the first intermediary is a human person, and the authenticating device is adapted to employ a biometric technique for authentication.
- 30 12. The method of claim 10, wherein the biometric technique comprises at least one of the modalities identified as fingerprint, hand scan, iris scan, retinal scans, face recognition and voice recognition.
13. The method of claim 8, wherein the step of authenticating jointly the first end user and the first intermediary comprises the step of the authenticating end user

presenting a smart card to an authenticating device, and the authenticating device is adapted to receive a smart card for authentication.

14. The method of claim 8, wherein the step of authenticating jointly the first end user
5 and the first intermediary comprises the step of the authenticating intermediary presenting a smart card to an authenticating device, and the authenticating device is adapted to receive a smart card for authentication.

15. The method of claim 8, wherein an intermediary is virtual and authentication of the
10 intermediary takes place completely by electronic means.

16. The method of claim 8, wherein authentication uses at least one user credential
15 selected from the group comprising a PKI-based certificate, a token, an algorithm, and a pattern.

17. The method of claim 3, wherein the step of an electronic device receiving from the
second end user a verification of completion of the transaction comprises the step of
first authenticating jointly the second user and the second intermediary.

18. The method of claim 1, wherein the communication channel is adapted to create a
20 temporary profile for the second end user if the database has no profile for the second end user.

19. The method of claim 1, wherein the second end user has a profile identical to the
25 profile of the first end user.

20. The method of claim 19, wherein the profile for an end user, other than a temporary
profile, contains information:

- for authenticating the end user;
- 30 • for a self-selected identifier; and
- on an affiliation whereby contribution to beneficiaries may be facilitated.

21. The method of claim 20, wherein the terms of delivery comprises the condition that
the first end user makes a monetary contribution to at least one beneficiary.

22. The method of claim 21, wherein one beneficiary is associated with the affiliation.

23. The method of claim 20, wherein the step of the first electronic device receiving
5 confirmation of acceptance of the presented terms from the first end user comprises
the step of receiving from the first user an election concerning at least one institution
member of the distribution channel, whether the at least one institution member is to
be determined by the first end user or by reference to the information in the profiles
of the first and the second end user.

24. The method of claim 20, wherein the at least one institution member of the
distribution channel are determined by reference to the information in the profiles of
the first and the second end user.

25. The method of claim 1, wherein the institution members of the distribution channel
are determined by the first end user.

26. The method of claim 1, wherein the distribution channel is adapted to effect delivery
of the property without knowledge of the personal identity of at least one of the end
users.

27. The method of claim 1, further comprising the step of The communication channel
notifying the end users, and receiving instructions from the first end user or an
institutional member of the distribution channel, if delivery of the property could not
be effected by the distribution channel.

28. The method of claim 27, wherein the instructions is one chosen from the group
consisting of redirecting the delivery to a specified third end user, canceling the
delivery and returning the property to the first end user, and delivery to the second
end user at another address.

29. The method of claim 1, wherein the electronic device communicating with a
communicating end user, the communicating end user being one from the group
consisting of the first end user and the second end user, effects presentation to and

reception of multimedia information from the communicating end user using language, icons and graphical images adapted to be meaningful to the communicating end user, having regard to at least one of the regional, cultural, educational, and ethnic nature of the communicating end user as recorded in the communicating end user's affiliated profile.

30. The method of claim 31, wherein the electronic device receives a selection of the multimedia language, icons and graphical images from the communicating end user.

31. The method of claim 30, wherein the selection of the multimedia language, icons and graphical images results from information kept in the communicating end user's affiliated profile as to the geographical location of the communicating end user.

32. The method of claim 1, wherein a history of transactions and the default transaction attributes are recorded in the database concerning a record end user, the record end user being one from the group consisting of the first end user and the second end user.

33. A method of assisting the formation and performance of a trade agreement for transferring a first property between a first end user to a second end user and a second property from the second end user to the first end user, with the ministrations of a first and a second intermediary, having a communicating channel to effect information flow comprising electronic processors and input-output devices, a database, and a communication network, the database recording for each end user a profile, and having a distribution channel for distribution of property, comprising the steps of:

- The first and second end user negotiating the terms of the agreement of trade;
 - If the first and second party come to agreement over the terms of the proposed agreement:
- ♦ A first electronic device of the communication channel receiving from the first end user instructions to deliver the first property to the second end user;
 - ♦ A second electronic device of the communication channel receiving from the second end user instructions to deliver the second property to the second end user;
 - ♦ The distribution channel receiving and effecting the delivery of the first property;

- ◆ The distribution channel receiving and effecting the delivery of the second property;
- ◆ The communication channel conveying a notification to the first end user of pending delivery of the second property;
- ◆ The communication channel conveying a notification to the second end user of pending delivery of the first property;
- ◆ A third electronic device of the communication channel receiving from the first end user a verification of receipt of the second property; and
- ◆ A fourth electronic device of the communication channel receiving from the second end user a verification of receipt of the first property.

34. The method of claim 33, wherein the step of the first and second end user negotiating the terms of the agreement comprises using an external module to effect negotiations.

35. The method of claim 1, wherein property comprises funds, and the distribution channel comprises at least one institution member.

36. The method of claim 35, wherein none of the institution members constituting the distribution channel is a financial institution.

37. The method of claim 35, wherein funds is selected from the group consisting of cash, certificates for cash, a promise to pay, an entitlement to cash, and letters of credit.

38. The method of claim 35, wherein the funds delivered by one end user is denominated in a currency different than that received by the other end user.

39. The method of claim 35, wherein the distribution channel provides a float fund, whereby advances may be made to the second end user using a delivery institution member of the distribution channel.

40. The method of claim 35, wherein the step of the distribution channel delivering the property comprises the second user receiving the entirety of the funds.

41. The method of claim 35, wherein the step of the distribution channel delivering the property comprises the second end user receiving a partial amount of the funds.

5 42. The method of claim 35, wherein the step of the distribution channel delivering the property to the second end user comprises the second end user directing that all or a partial amount of the funds be transferred to an account.

10 43. The method of 33, wherein a distributed property, being one from the group consisting of the first property and the second property, comprises funds, and the distribution channel comprises at least one institution member.

44. The method of claim 1, wherein property comprises goods of a specific nature, and the distribution channel comprises at least one institution member.

15 45. The method of claim 33, wherein the distributed property, being one selected from the group consisting the first property and the second property, comprises goods of a specific nature, and the distribution channel comprises at least one institution member for delivery of the distributed property, whereby the distribution end user is the second end user if the distributed property is the first property and the distribution
20 end user is the first end user if the distributed property is the second property.

46. The method of claim 44, wherein the distribution channel provides a contingent supply of goods, advances may be made of the property to the second end user.

25 47. The method of claim 1, wherein property comprises:

- The subject matter of intellectual property; and
- Entitlement to services.

30 48. The method of claim 47, wherein the subject matter of intellectual property is chosen from the group consisting of copyright, patent, trade secret and know-how, semiconductor chip design, and trademark.

49. The method of claim 1, wherein property comprises a document issued by the first end user.

50. The method of claim 49, wherein the document is one from the group consisting of a health record, insurance records, claim forms, database records, a legal notice, an election enumeration, and a license.

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51. The method of claim 1, wherein property comprises information, and the distribution channel constitutes part of the communication channel.

52. A system for assisting a transaction for delivering a property of a first user to a second end user with the ministrations of a first and a second intermediary, comprising a communication channel and a distribution channel, the communication channel effecting information flow comprising electronic processors and multiple electronic input-output devices, a database having a profile for the first end user, and a communication network, wherein

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- A first electronic device of the communication channel:
 - receives from the first end user instructions to deliver the property to the second end user;
 - presents the terms of delivery to the first end user;
 - receives a confirmation of acceptance of the presented terms from the first end user;
- The distribution channel:
 - receives the property; and
 - delivers the property.

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53. A system for assisting a transaction for delivering a property of a first user to a second end user with the ministrations of a first and a second intermediary, comprising a communication channel effecting information flow and a distribution channel, the communication channel comprising electronic processors and multiple electronic input-output devices which are adapted to communicate multimedia information using language, icons and graphical images adapted to be meaningful to the human end user, having regard to the regional, cultural, educational, and ethnic nature of the human user, a database having a profile for the first end user, and a communication network; wherein

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- A first electronic device of the communication channel receives from the first end user instructions to deliver the property to the second end user, and authenticates jointly the first end user and the first intermediary;
- The first electronic device presents the terms of delivery to the first end user, the terms comprising the charges for delivery, any applicable foreign currency exchange rate and taxes;
- The first electronic device receives confirmation of acceptance of the presented terms from the first end user;
- the distribution channel receives the property and delivers the property;
- The communication channel conveys a notification to the second end user of a pending delivery;
- A second electronic device of the communication channel receives from the second end user a verification of completion of the transaction after authenticating jointly the second end user and the second intermediary.